

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for ~~integrated event tracking of~~ an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from ~~at least one of (i) the seller or (ii) a shipping agent~~; and

storing a log of ~~each~~ at least one communication associated with the electronic escrow transaction, including the instruction and an indication that the first notice has been received, wherein at least one of the receiving and storing steps is performed by a computer.

2. (Original) The method of claim 1, further comprising:

initiating a debit from an account associated with the purchaser;

storing an indication of the initiation of the debit from the purchaser account;

initiating a credit to an account associated with the seller; and

storing an indication of the initiation of the credit to the seller account.

3. (Original) The method of claim 1, further comprising:

initiating a debit from an account associated with a processing agent; and

storing an indication of the initiation of the debit from the processing agent account.

4. (Original) The method of claim 3, further comprising:

initiating a credit to an account associated with the seller; and

storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is a corresponding credit to the debit from the

processing agent account.

5. (Previously Amended) The method of claim 1, further comprising:

transmitting a second notice, via the network, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser; and

storing an indication that the second notice has been transmitted to the seller.

6. (Currently Amended) ~~The method of claim 5, wherein:~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent; and

transmitting a second notice, via the network, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser;

wherein the second notice is transmitted after at least one of (i) a predetermined period, beginning at initiation of a debit to an account associated with a purchaser, has elapsed, or (ii) funds from the purchaser account are accredited to an account associated with a service provider;

wherein at least one of the receiving and storing steps is performed by a computer.

7. (Previously Amended) The method of claim 1, wherein receiving the first notice comprises receiving the first notice of one of (i) the goods having been shipped, or (ii) the services having been performed and wherein the method further comprises:

transmitting a second notice, via the network, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

storing an indication that the second notice has been transmitted to the purchaser.

8. (Previously Amended) The method of claim 1, wherein the first notice includes a delivery tracking number.

9. (Currently Amended) ~~The method of claim 1,~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller; and

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent;

wherein at least one of the receiving and storing steps is performed by a computer;

wherein receiving the first notice comprises receiving ~~the first notice indication~~ of one of (i) the goods having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller.

10. (Previously Amended) The method of claim 9, further comprising:

initiating a credit to an account associated with the seller; and

storing an indication of the initiation of the credit to the seller account;

wherein the credit to the seller account is initiated subsequent to receiving the first notice.

11. (Currently Amended) ~~The method of claim 1,~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent; and

wherein at least one of the receiving and storing steps is performed by a computer;

wherein receiving the first notice comprises receiving the first notice of one of (i) the

goods having been shipped by the seller, or (ii) the services having been performed by the seller and wherein the method further comprises:

initiating a credit to an account associated with the seller; and
storing an indication of the initiation of the credit to the seller account;
wherein the credit to the seller account is initiated after a predetermined period,
beginning at receipt of the first notice.

12. (Currently Amended) ~~The method of claim 1,~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller; and
receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent;

wherein at least one of the receiving and storing steps is performed by a computer;
wherein receiving the first notice comprises receiving the first notice of one of (i) ~~the goods having been received from the seller and being unacceptable;~~ (ii) the goods having not been received from the seller, ~~(iii) the services having not been acceptably performed by the seller, or (iv)~~ or (ii) the services having not been performed by the seller.

13. (Previously Amended) The method of claim 12, wherein the first notice includes a notice to suspend a pending credit to an account associated with the seller.

14. (Previously Amended) The method of claim 12, wherein the first notice includes a notice to reverse a debit to an account associated with the purchaser.

15. (Currently Amended) ~~The method of claim 1,~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent;

receiving, via the network, a second notice that the goods have been returned shipped to the seller;

storing an indication that the second notice has been received;

transmitting to the seller, via the network, a third notice that the goods have been returned shipped from the purchaser; and

storing an indication that the third notice has been transmitted to the seller;

wherein the second notice is received from at least one of (i) the purchaser, or (ii) a shipping agent.

16. (Previously Amended) The method of claim 15, wherein the second notice includes a delivery tracking number.

17. (Previously Amended) The method of claim 15, further comprising:

receiving, via the network, a fourth notice that the goods have been received by the seller;
and

storing an indication that the fourth notice has been received;

wherein the fourth notice is received from at least one of (i) the seller, or (ii) the shipping agent.

18. (Currently Amended) ~~The method of claim 1, further comprising:~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent;

initiating a credit to an account associated with the purchaser; and

~~storing an indication of the initiation of the credit to the purchaser account;~~

wherein the credit to the purchaser account is initiated at after least one of (i) upon receipt of the first notice, via the network from ~~at least one of the seller or~~ a shipping agent, that the goods have been delivered to the seller, or (ii) after a predetermined period, beginning at a notification to the seller that the purchaser has shipped the goods to the seller, has elapsed;
wherein at least one of the receiving and storing steps is performed by a computer.

19. (Original) The method of claim 1, wherein the goods or services are goods or services purchased from an Internet auction.

20. (Original) The method of claim 1, further comprising:

initiating a debit from an account associated with the purchaser;
initiating a credit to an escrow account associated with a processing agent;
initiating a debit to the escrow account associated with the processing agent;
initiating a credit to an account associated with the seller;
storing an indication of the initiation of the debit to the purchaser account; and
storing an indication of the initiation of the credit to the seller account.

21. (Original) The method of claim 20, wherein the credit to the escrow account is a corresponding credit to the debit from the purchaser account.

22. (Original) The method of claim 20, wherein the credit to the seller account is a corresponding credit to the debit from the escrow account.

23. (Original) The method of claim 1, further comprising:

receiving the instruction via a web page generated subsequent to the purchaser selecting a hyper-link presented to the purchaser by an Internet web site selling goods or services;
wherein the web page presented to the purchaser includes details of the sale.

24. (Original) The method of claim 1, wherein the stored logged communications include an

indication of the date and time each communication is received or transmitted.

25. (Original) The method of claim 1, further comprising:

retrieving any of the logged and stored communications.

26. (Cancelled)

27. (Currently Amended) ~~The method of claim 26, wherein:~~ A method for an electronic escrow transaction, comprising:

receiving an instruction from a purchaser, via a network, to effect an electronic escrow transaction associated with a sale, made via the network, of goods or services from a seller;

receiving, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent; and

wherein receiving the first notice comprises receiving, from the shipping agent, the first notice that goods have been delivered to the purchaser and wherein the method further comprises:

receiving, from the purchaser, a second notice that the delivered goods are acceptable,

storing an indication that the second notice has been received, and

initiating a credit to an account associated with the seller;

wherein the credit to the account associated with the seller is initiated after at least one of (i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii) receipt of the second notice.

28. (Currently Amended) A system for ~~integrated event tracking of~~ an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;

a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the

first notice is received from ~~at least one of (i) the seller or (ii) a shipping agent~~, and to log and store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received.

29. (Original) The system of claim 28, wherein the processor is further configured to:

receive an instruction from the purchaser, via network communication, to effect the electronic escrow transaction; and

store an indication of the received instruction in the memory.

30. (Original) The system of claim 28, wherein the processor is further configured to:

initiate a debit from an account associated with the purchaser;

store an indication in the memory of the initiation of the debit from the purchaser account;

initiate a credit to an account associated with the seller; and

store an indication in the memory of the initiation of the credit to the seller account.

31. (Original) The system of claim 28, wherein the processor is further configured to:

initiate a debit from an account associated with a processing agent; and

store an indication in the memory of the initiation of the debit from the processing agent account.

32. (Original) The system of claim 31, wherein:

the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is a corresponding credit to the debit from the processing agent account.

33. (Previously Amended) The system of claim 28, wherein the processor is further configured to:

transmit a second notice, via network communication, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser; and

store an indication in the memory that the second notice has been transmitted to the seller.

34. (Currently Amended) ~~The system of claim 33;~~ A system for an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received; and

transmit a second notice, via network communication, to the seller that funds from an account associated with the purchaser are available and that the seller should ship the goods to, or provide the service for, the purchaser;

wherein the second notice is transmitted after ~~at least one of (i)~~ a predetermined period, beginning at initiation of a debit to an account associated with the purchaser, has elapsed, ~~or (ii) funds from the purchaser account are credited to an account associated with a processing agent.~~

35. (Previously Amended) The system of claim 28, wherein the first notice comprises ~~the first notice indication~~ of (i) the goods having been shipped to the purchaser, or (ii) the services having been performed for the purchaser and wherein the processor is further configured to:

transmit a second notice, via network communication, to the purchaser that the seller has one of (i) shipped the goods to the purchaser, or (ii) performed the services for the purchaser; and

store in the memory an indication that the second notice has been transmitted to the purchaser.

36. (Previously Amended) The system of claim 28, wherein the first notice includes a delivery tracking number.

37. (Canceled)

38. (Currently Amended) ~~The system of claim 28,~~ A system for an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and store an indication that the first notice has been received; and
a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received;

wherein the first notice comprises the first notice of one of (i) the goods having been received from the seller and being acceptable, or (ii) the services having been acceptably performed by the seller and wherein the processor is further configured to store in the memory an indication that the first notice has been received.

39. (Currently Amended) The system of claim 38, wherein:

the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is initiated subsequent to receiving the first notice.

40. (Currently Amended) ~~The system of claim 28, wherein:~~ A system for an electronic escrow

transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive,
via the network, a first notice associated with goods receipt or service performance, wherein the
first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and
store an indication that the first notice has been received;

a memory in communication with the processor and configured to store logged
communications, wherein the memory stores the indication that the first notice has been
received;

wherein the first notice comprises the first notice of (i) the goods having been shipped by the seller, or (ii) the services having been performed by the seller, and wherein the processor is further configured to initiate a credit to an account associated with the seller and store an indication in the memory of the initiation of the credit to the seller account; and

the credit to the seller account is initiated after a predetermined period, beginning at receipt of the first notice.

41. (Currently Amended) ~~The system of claim 28;~~ A system for an electronic escrow
transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive,
via the network, a first notice associated with goods receipt or service performance, wherein the
first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and
store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged
communications, wherein the memory stores the indication that the first notice has been
received;

wherein the first notice comprises the first notice of one of (i) ~~the goods having been received from the seller and being unacceptable,~~ (ii) the goods having not been received from the seller, (iii) ~~the services having not been acceptably performed by the seller,~~ or (iv) (ii) the services having not been performed by the seller.

42. (Previously Amended) The system of claim 41, wherein the first notice includes a notice to suspend a pending credit to an account associated with the seller.

43. (Previously Amended) The system of claim 41, wherein the first notice includes a notice to reverse a debit to an account associated with the purchaser.

44. (Currently Amended) ~~The system of claim 28,~~ A system an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive,
via the network, a first notice associated with goods receipt or service performance, wherein the
first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and
store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged
communications, wherein the memory stores the indication that the first notice has been
received;

wherein the processor is further configured to:

receive, via network communication from at least one of the purchaser or a
shipping agent, a second notice that the goods have been returned shipped to the seller;
store in the memory an indication that the second notice has been received;
transmit to the seller, via network communication, a third notice that the goods
have been returned shipped from the purchaser; and
store in the memory an indication that the third notice has been transmitted to the seller.

45. (Previously Amended) The system of claim 44, wherein the second notice includes a delivery tracking number.

46. (Previously Amended) The system of claim 44, wherein the processor is further configured to:

receive, via network communication from at least one of the seller or a shipping agent, a fourth notice that the goods have been received by the seller; and
store in the memory an indication that the fourth notice has been received.

47. (Currently Amended) ~~The system of claim 28, wherein:~~ A system for an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and store an indication that the first notice has been received;

a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received;

the processor is further configured to initiate a credit to an account associated with the purchaser and store in the memory an indication of the initiation of the credit to the purchaser account; and

the credit to the purchaser account is initiated after at least one of (i) receipt of the first notice, via network communication from ~~a least one of the seller or a shipping agent~~, that the goods have been returned to the seller by the purchaser and accepted by the seller, or (ii) a predetermined period, beginning at a notification to the seller that the purchaser has shipped the goods to the seller, has elapsed.

48. (Original) The system of claim 28, wherein the goods or services are goods or services purchased from an internet auction.

49. (Original) The system of claim 28, wherein the processor is further configured to:

initiate a debit from an account associated with the purchaser;
initiate a credit to an escrow account associated with a processing agent;
initiate a debit to the escrow account associated with the processing agent;

initiate a credit to an account associated with the seller;
store an indication in the memory of the initiation of the debit to the purchaser account;
and
store an indication in the memory of the initiation of the credit to the seller account.

50. (Original) The system of claim 49, wherein the credit to the escrow account is a corresponding credit to the debit from the purchaser account.

51. (Original) The system of claim 49, wherein the credit to the seller account is a corresponding credit to the debit from the escrow account.

52. (Original) The system of claim 28, wherein:

the communications port is further configured to receive an instruction, via a web page generated subsequent to the purchaser selecting a hyper-link presented to the purchaser by an Internet web site selling goods or services, to direct execution of an electronic escrow transaction for a sale transaction; and

the web page presented to the purchaser includes details of the purchase made from the internet web site.

53. (Original) The system of claim 28, wherein the stored logged communications include an indication of the date and time of each communication's direction or receipt.

54. (Original) The system of claim 28, wherein the processor is further configured to retrieve any of the stored communications from the memory.

55. (Cancelled)

56. (Currently Amended) ~~The system of claim 55,~~ A system for an electronic escrow transaction, comprising:

a communications port configured to receive and to transmit information via a network;

a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received;

a communications port configured to receive and to transmit information via a network;
a processor in communication with the communications port and configured to receive, via the network, a first notice associated with goods receipt or service performance, wherein the first notice is received from at least one of (i) the seller or (ii) a shipping agent, and to log and store an indication that the first notice has been received; and

a memory in communication with the processor and configured to store logged communications, wherein the memory stores the indication that the first notice has been received;

wherein the processor is further configured to (i) receive, from the shipping agent, the first notice, wherein the first notice indicates that the goods have been delivered to the purchaser, (ii) store in the memory an indication that the first notice has been received, (iii) receive, from the purchaser, a second notice that the delivered goods are acceptable, (iv) store in the memory an indication that the second notice has been received, and (v) initiate a credit to an account associated with the seller;

wherein the credit to the seller account is initiated after at least one of (i) a predetermined period, beginning upon receipt of the first notice, has elapsed, or (ii) receipt of the second notice.

57. (Currently Amended) An article of manufacture for ~~integrated event tracking of~~ an electronic escrow transaction, the article of manufacture comprising:

a computer readable medium; and
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via the network, a notice associated with goods receipt or service performance,
wherein the notice is received from ~~at least one of (i) the seller or (ii) a shipping agent~~; and
store a log of each communication associated with the electronic escrow transaction in a
memory.